

Bi-monthly
E-Newsletter
of the Missouri
Office of Equal
Opportunity

JULY
2012



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OEO Director



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the OEO n e w s l e t t e r

From the Director's Desk

Welcome to the Office of Equal Opportunity (OEO) July 2012 Newsletter! In the months ahead, we will be producing a bi-monthly publication with interesting articles, highlights of selected entities, helpful business tips and current affairs affecting the minority- and women-owned business community. We hope that you appreciate our time and effort because we have only you in mind!

And speaking of you, this newsletter will not be a success without your feedback. Let us hear from you! Tell us what you think by sending your comments and suggestions to the "Feedback" section on OEO's website, www.oeo.mo.gov/feedback.

The experiences from the economic crisis of the past few years have been draining, causing many businesses to fail and others to hit rock bottom. If you were one of the lucky ones to still be functioning, then by now you realize that which did not kill you made you stronger. Or, if your business did hit rock bottom, then you already know there's no place to go but up.

By comparison, what an exciting time these next few years will be as we take advantage of the many signs of economic recovery and choose to ignite growth and explore opportunities. One exciting opportunity for minority- and women-owned business growth and development is the state's fundraising efforts toward a disparity study. (You may view a listing of current contributors on page 8).

Completion of a current disparity study will allow the OEO to establish goals and targets for statewide contract participation by minority- and women-owned businesses. Without a current study, new goals and targets cannot be established. With no goals and targets to monitor and strive for, OEO loses its direction and purpose.

The OEO cannot function without a purpose. You are our purpose. You represent the heart and soul of Missouri's vast array of small businesses. We need your heartbeat if we are to continue breathing life into this economy. We need that heartbeat to be strong if you are to grow, prosper and continue pumping billions of dollars into Missouri's economy.

A disparity study will help us help you. The Missouri Department of Transportation has completed its disparity study. St. Louis' Metropolitan Sewer District's study will be completed in the fall of 2012. The State of Missouri's disparity study cannot begin without the available funding to cover the costs.

Go online at <http://oeo.mo.gov/disparity> and make a contribution to the State of Missouri's disparity study. Right now, for OEO, it's the only thing that matters.

mind your BUSINESS

**Success is a result of hard work
and consistent effort.**



Miss Robbie of Sweetie Pie's knows how to mind her business.

Sweetie Pie's restaurants in St. Louis were relatively unknown to many Missourians prior to debuting on the Oprah Winfrey Network (OWN) in October 2011. Some say it's the "Oprah Effect" of the popular reality TV show that catapulted Sweetie Pie's to national acclaim, but if the product was not great, Oprah never would have come knocking.

Known for an array of flavorful, home-style traditional soul food offerings and generous portions, customers can't get enough of the fried chicken, macaroni and cheese, green beans, black-eyed peas, melt-in-your-mouth cornbread, banana pudding and peach cobbler.

As background, owner Robbie Montgomery, affectionately called "Miss Robbie" by her many friends and customers, once sang backup as an Ikettes for Ike and Tina Turner. During her time on the road, Miss Robbie often prepared meals for the band on hot plates in hotel rooms. The meals, her mother's recipes, always received compliments from everyone who had the opportunity to taste her cooking.

After her lung collapsed, Miss Robbie no longer was able to sing backup. As a result, she focused on her second passion, cooking, and along with her son and co-owner, Tim Norman, she opened the first

Sweetie Pie's restaurant in St. Louis' North County in 1997. Six years later in 2003, she opened a second location, Sweetie Pie's at the Mangrove, where the majority of her reality TV show, "Welcome to Sweetie Pie's" is filmed.

On Saturday, May 19, 2012, after many business challenges and setbacks, Miss Robbie opened a third restaurant, Sweetie Pie's Upper Crust. The \$4 million location employs more than 50 people. It includes a banquet hall and a bakery and the owners say it may offer cooking classes.

Sweetie Pie's serves up that good southern food Miss Robbie's mother taught her to make when she was just a girl. The success of Sweetie Pie's is proof that determination to not cut corners with her food is still bringing applause from Miss Robbie's fans, as well as new and repeat customers.

In addition to OWN, Sweetie Pie's has been featured on the Food Network's "Diners, Drive-ins and Dives".

To recommend a Missouri business for this column, please submit your recommendation via e-mail to oeo@oa.mo.gov. Along with your submission, please state why you have selected the business, what makes it a success, and the qualities or skills the owner(s) possess that showcase good examples of how to "mind your business".

Sweetie Pie's at the Mangrove

Robbie Montgomery is photographed outside of her second restaurant located at 4270 Manchester Ave. in St. Louis. She and her son, Tim, own three soul food restaurants.





ask OEO

Get answers to all your questions!

Allow the OEO program to serve as a resource for building your customer base and expanding your business opportunities.

The new “Ask OEO” column provides businesses the opportunity to submit questions about our program and services at <http://oeo.mo.gov/> feedback. Stay connected because our response to your inquiry may be addressed in a future issue of the OEO newsletter.

An additional goal is to promote state contracting and procurement opportunities for minority- and women-owned businesses (M/WBEs).

We are constantly updating our website to post job and bid opportunities from state government agencies, the public and private sectors. Register with the State of Missouri online bidding system to stay abreast of contracting opportunities.



About the OEO

A program within Missouri’s Office of Administration, the Office of Equal Opportunity (OEO) exists to promote a diversified workforce within state government and to assist women and minorities in developing opportunities to contract with the state, economically empowering traditionally underserved communities and improving the overall fiscal vitality of the State of Missouri.

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Stay connected with us 24/7 by visiting our website,
<http://oeo.mo.gov/>

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The OEO promotes diversity within the state workforce and through state contract opportunities. Our program works toward this goal by offering the following primary functions: Certification of Minority/ Women Business Enterprises (M/ WBEs), education and outreach, and matchmaking activities. We also post business events, training sessions, and professional development seminars on our website.



blueprint

Sustainability is defined as “the capacity to endure or the ability to stay in existence.” Sustainability is the underlying, and occasionally elusive, objective of any successful business. It can be elusive for a variety of factors, all of them dynamic and ever changing.

The capacity to survive changes in the economic climate or the ability to maintain a consistent customer base when there are changes in consumer tastes and preferences, while at the same time responding to competitors' actions and behavior are just some of the factors that can adversely affect a businesses' sustainability.

Every business environment revolves around the survival of the fittest, similar to the way wild animals live and thrive in the jungle. For example, every morning the lion awakes, he must run faster than his prey or he will die from hunger. The gazelle, on the other hand, must outrun the lion or he/she will be eaten and die. So it doesn't matter if you are the lion or the gazelle, the same principles still apply.

Each and every day your continued existence, your very survival, depends on the actions and decisions you make that day. How well you outrun your competitor, how well you respond to customer challenges, and how well you weather economic storms all determine your sustainability.

Plan for the future, prepare for the worst and remember your survival tomorrow depends on the actions, reactions and decisions you make today. Make each and



“Sustainability is defined as the capacity to endure or the ability to stay in existence”

STATE OF MIND

Your source for state government news, tips and information.



Small Business Interruption Insurance: Coverage for your business in the event of an unforeseen occurrence

When a business is damaged by weather, vandalism or another cause, the consequences can be numerous. In addition to costly repairs, sometimes the business can't continue, at least temporarily. A typical property damage policy will cover the cost to repair or replace buildings and equipment, but it will not cover the other financial effects the business is likely to experience during its downtime. Revenue may come to a halt, but the expenses continue – taxes, payroll, loan payments, etc. In addition, the company may face extra expenses in a crisis, such as employee overtime or rent on a temporary location. Finally, businesses confronting temporary shutdowns are faced with the prospect that clients and customers may establish relationships with competitors.

For unanticipated crises, many business owners buy business interruption insurance, also called time element or business continuity coverage.

There are three basic elements of business interruption insurance:

- Business income
- Rental value
- Extra expense

Business income is defined as net income (profit or loss) the owner would have earned if normal operations had continued. The insurance company will determine this based on past financial records.

Rental value is much like business income coverage for owners of rental property. It covers the anticipated rental income a landlord would have received from tenants during normal operations. It also includes any other charges the landlord normally transferred to the tenants for payment, such as trash pickup or cable television. *(Continued on next page)*

There are 16 state government agencies in Missouri. You may access information about all Missouri state government agencies at www.Mo.Gov

Business Interruption Insurance ... continued from page 5

Extra expense coverage reimburses a business owner for extra expenses paid because of the storm. It allows the business owner to continue operations at a new location and be covered for the additional expenses that go along with it. There is usually no waiting period to begin collecting extra expense coverage after a loss.

What is a period of restoration?

Your insurance company, in consultation with you, will determine how long you qualify for payments under your business interruption coverage. This period of time is known as a period of restoration. The period of restoration ends as soon as the business can resume normal operations.

If the policy expires during the period of restoration, the coverage does not cease but continues until the property has been repaired or replaced and the insured can resume normal business operation.

The period of restoration cannot be extended if new building codes or pollution cleanup require a delay in resuming normal operations.

Many disputes arise between insurance companies and business owners over how long the period of restoration should last. In these cases, owners should talk with their insurance agent, their insurance company or file a complaint with the Missouri Department of Insurance.

What are the advantages of business interruption insurance?

- It allows the business owner to continue operations. This helps the business retain customers and market position.
- It covers the business owner's continuing expenses and profits while the business is unable to operate.
- The business owner can retain employees by continuing to pay salaries and benefits while recovering from the loss.
- It gives the insurance company an incentive to promptly pay to have damages repaired.

You and your insurance agent should answer these questions about business interruption coverage:

- Many commercial policies already include business interruption. Find out if your does, or if that coverage can be added.
- How long would it take to rebuild your business after severe damage?
- How long would it take to restore operations after repairs are completed?
- What is your annual profit?
- What are your continuing normal businesses expenses? Are they the same every month or do you have high and low seasons?
- What are your duties to minimize the business interruption exposure?

(Source: Missouri Department of Insurance)

Women's corner



Melodee Colbert-Kean recently was elected the first African-American to serve as the Mayor of the City of Joplin. She is reportedly the fourth woman to serve in this capacity.

Mayor Colbert-Kean is committed to community and civic services. In addition to serving as the Joplin Mayor, she previously served as Mayor Pro Tem on the Joplin City Council. As an elected official since April 2006, she has served on the Missouri Municipal Leagues Economic Development & Human Resources Board, and on the National League of Cities F.A.I.R. Policy Board, and on the Missouri Southern State

“Colbert-Kean is reportedly the fourth woman to serve in this capacity.”



Joplin Mayor Melodee Colbert-Kean

University Robert Plaster School of Business Advisory Board, the Joplin Metro Credit Union Board of Directors, Joplin Area Chamber of Commerce, V.P. Joplin Emancipation Committee, NAACP, the Main Street Joplin Alliance, and the Missouri Women's Council.

Colbert-Kean is the president of Prayerful Portions, LLC, a small business consulting firm. Her company is dedicated to assisting other small businesses in developing and integrating growth strategies to optimize profitability and sustainability.

A graduate of Missouri Southern State University with a degree in marketing, Colbert-Kean worked for more than 13 years with a mall development company as an Assistant Manager and Business Development Director. She also holds a MO Real Estate License with Charles Burt Realtors.

(Source: Missouri Women's Council newsletter)



Mayor Melodee Colbert-Kean plays 10 and under tennis with some local kids, following the return of pro tennis to Joplin.



Missouri Disparity Study Contributors

Thank you for your support!



If you would like to make a contribution to the State of Missouri Disparity Study, visit our website, oeo.mo.gov/disparity/ to pay by credit card, debit card or electronic check. You will then be directed to a safe and secure website.

To make a contribution by check or money order, please mail your contribution to:

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